

Families, intergenerational transfers and well-being of older adults

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The world we live in today is aging fast. Thanks to the improvement in life expectancy and the aging of today's middle-aged bulge, about one-in-five Americans (21%) will be 65 and older by 2050. The share is somewhat lower at the global level, where about one-in-six people worldwide is expected to be 65 and older by 2050, double the proportion today.¹ This means by mid-century, the number of people ages 65 and older worldwide is projected to be 1.5 billion, more than the whole population of China today.

This paper focuses on the lives of older adults in America, but also touches on global aging trends. I start with a foundational question about when old age begins, and then introduce findings related to well-being of older Americans, recent trends in their living arrangements and how older Americans' lives are linked to other generations. Further, I present some global attitudes survey findings on aging. At the end of the paper, I recommend several directions for future research in the area.

This is a collection of findings related to older adults from previous Pew Research Center reports (see a complete list in the back). I provide links to the relevant reports before each section. Data in these reports comes from two main sources: Pew Research Center public opinion surveys and Pew Research Center analysis of data from the government or other agencies such as the United Nations.

From 2009 report “[Growing old Growing Old in America: Expectations vs. Reality](#)”

When does old age begin?

The average person becomes old at age 68, according to a 2009 Pew Research Center survey of 2,969 U.S. adults. However, this single number masks big aged-related differences in judgments about when old age begins. Those under age 30 say the average person becomes old at 60, while those 65 and older push that threshold to 74 years. More than half of those under 30 say a person becomes old even before reaching 60. Only 6% of those 65 and older share that view.

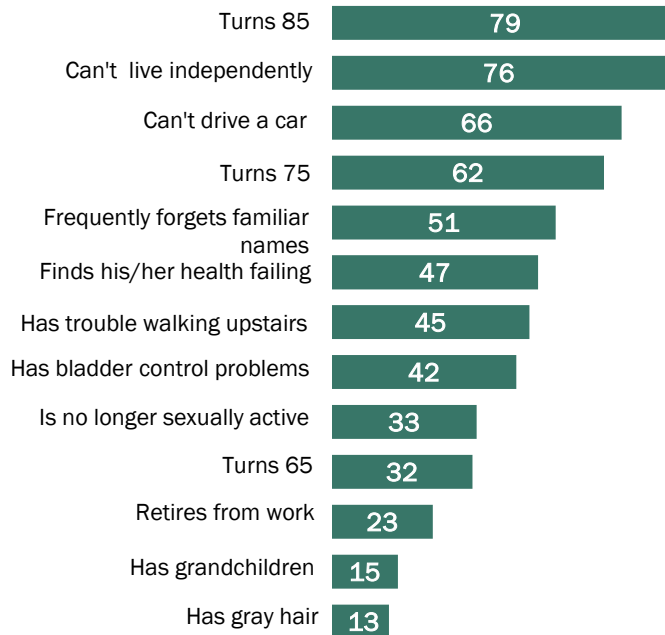
¹ United Nations, Department of Economic and Social Affairs, *World Population Prospects: 2012 Revision*, June 2013, <http://esa.un.org/unpd/wpp/index.htm>

The same survey also presented respondents with a battery of 13 potential benchmarks that might signify that a person is old. Three are age milestones. The vast majority of respondents (79%) agree that someone who turns 85 is old. Fewer, though still a majority (62%), say a person is old upon reaching age 75. Only a third (32%) consider someone who has turned 65 to be old.

Aside from turning 85, the most widely accepted marker of old age is the loss of independence. Fully 76% of respondents say people are old when they can no longer live independently. Not being able to drive a car is another significant marker of old age—two-thirds of the public say a person is old when he or she can no longer drive.

The Markers of Old Age

% saying that a person is old when he or she...



Source: Pew Research Center survey, Feb 23-March 23, 2009

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Happiness at Older Age

Overall, older Americans are a pretty happy bunch. The 2009 survey suggests that they're not quite as happy as young adults; however, the differences across age groups are not large. Adults under age 30 are the happiest: 37% say they are very happy, and 53% say they are pretty happy. Among those ages 30-49, 34% are very happy and 50% are pretty happy. Fewer of those ages 50-64 say they are very happy (27%). Among those ages 65 and older, 30% are very happy.

It should be noted that previous Pew Research surveys, as well as other research on happiness, have shown that older people are somewhat happier than younger adults. For example, a 2008 analysis based on Pew Research Center surveys taken in 2005 and 2008 showed that advancing age contributes to happiness, even when other factors are held constant. In that analysis, those

ages 65 and older were happier than those under 65.² Similarly, an academic study conducted by researchers at the University of Chicago showed that happiness increases with age. This research suggests that maturity brings with it a more positive outlook and a greater sense of well-being.³

Among those ages 65 and older, happiness does not vary by age. Whether 65-74, 75-84 or 85 and above, older Americans are equally content, according to the 2009 survey. Three-in-ten are very happy, while roughly one-in-five say they are not too happy. Nor does happiness vary by gender. Older men are as likely as older women to say they are very happy. In addition, there is no difference in happiness between older whites and blacks. However, older Hispanics, on the other hand, are less happy than older whites or blacks. Among Hispanics ages 65 and older, 29% say they are not too happy, compared with 18% of whites and blacks. Roughly a quarter (24%) say they are very happy, and 30% are pretty happy.

Health status

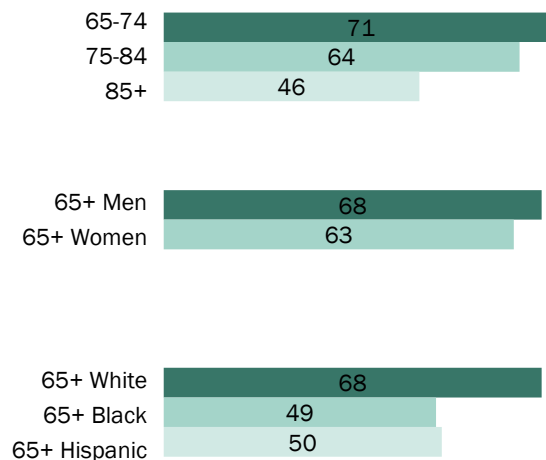
Most older Americans say they are in good health. Among those interviewed for the 2009 survey, 20% rate their own health as excellent, and 45% say their health is good. A quarter say they are in fair health, and 8% rate their health as poor. Not surprisingly, older adults are not as healthy as younger adults.

Among those under 50, 36% say they are in excellent health. For those ages 50-64, the share falls to 28%. Health seems to deteriorate rapidly after age 84. A solid majority of those ages 75-84 (64%) say their health is excellent or good. However, among those ages 85 and older, fewer than half (46%) give their health a positive rating, while 49% say their health is only fair or poor.

Health status does not differ significantly by gender among those 65 and above: 68% of men 65 and older and 63% of women in that age group say they are in excellent or good health. Race is linked to health status for Americans of all ages, with whites more likely than blacks to report that their

How Healthy Are Older Americans?

% who rate their own health as "excellent" or "good"



Source: Pew Research Center survey, Feb 23-March 23, 2009

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² See Pew Social & Demographic Trends Oct 23, 2008 survey report "[Republicans: Still Happy Campers.](#)"

³ See Yang, Yang "Social Inequalities in Happiness in the United States, 1972-2004: An Age-Period Cohort Analysis." *American Sociological Review*, Volume 73, Number 2, Pages 204-226. April 2008

health is excellent or good. This pattern is even more pronounced among older Americans. More than two-thirds of whites 65 and older (68%) say they are in excellent or good health. This compares with about half of blacks (49%) and Hispanics (50%) in that age group.

Retirement and Old Age

Retirement is a place without clear borders. Fully 83% of adults ages 65 and older describe themselves as retired, but the word means different things to different people. Just three-quarters of adults (76%) 65 and older fit the classic stereotype of the retiree who has completely left the working world behind. An additional 8% say they are retired but are working part time, while 2% say they are retired but working full time and 3% say they are retired but looking for work. The remaining 11% of the 65-and-older population describe themselves as still in the labor force, though not all of them have jobs.

Whatever the fuzziness around these definitions, one trend is crystal clear from government data⁴: After falling steadily for decades, the labor force participation rate of older adults began to trend back upward about 10 years ago. In the Pew Research 2009 survey, the average retiree was 75 years old and retired at age 62.

From 2010 report “[The Return of the Multi-Generational Family Household](#)” & 2016 report: “[Smaller Share of Women Ages 65 and Older Are Living Alone](#)”

Trend in older adults’ living arrangement

Over the course of the past century, the living arrangements of older adults in the U.S. have changed dramatically. Older adults were once the likeliest of any age group to live in a multi-generational family household. Back in 1900, 57% of Americans ages 65 and older did so. Over the course of the 20th century, with the improved health and the enactment of Social Security and Medicare, more and more older adults lived independently. By 1980 and 1990, only 17% of those

Work and Retirement

Among all adults 65 or older:

- 76% say they are retired and do not work
- 8% say they are retired but work part time
- 2% say they are retired but currently work full time
- 3% say they are retired but looking for work
- 4% are not retired and are working full time
- 3% are not retired and are working part time
- 4% are not retired and are looking for work

Source: Pew Research Center survey conducted Survey conducted Feb. 23-March 23, 2009 (n=1,328 U.S. adults) ages 65 and older

⁴ Changes in Social Security legislation, along with the transition from defined-benefit to defined-contribution pension plans, have in recent years increased incentives to work at older ages. For more detail, see Abraham Mosisa and Steven Hipple, “Trends in Labor Force Participation in the United States,” *Monthly Labor Review* (October 2006): 35-57. According to the U.S. Bureau of Labor Statistics, the labor force participation rate of adults 65 and over (that is, the share of this population that is either employed or actively looking for work) rose to 16.8% in 2008 from 12.9% in 2000.

ages 65 and older lived in a multi-generational family household. However, the trend has reversed course since then, and by 2008, the share of older adults living in a multi-generational household reached 20%.

On the other hand, the share of adults 65 and older who live alone flattened out around 1990 (29%) and has since declined to 27% in 2008. A recent Pew Research Center report finds that the decline continues, and it is largely because women ages 65 to 84 are increasingly likely to live with their spouse or their children. The likelihood of living alone has grown since 1990 for older men and for women ages 85 and up.

One explanation for this trend is that an [increase in life expectancy](#), especially among men, has made it more likely that older women would be living with their spouses rather than as widows.

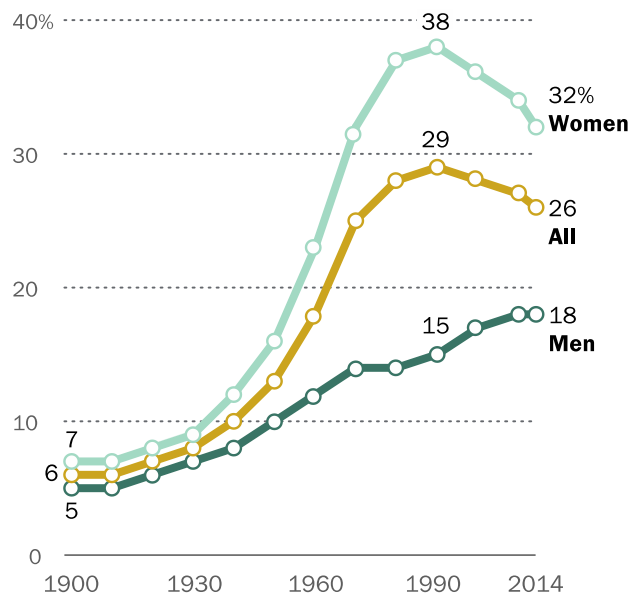
Among women ages 65 to 84 – the group that has almost exclusively driven the overall decline in the share of older Americans living alone – the share living alone has declined by 8 percentage points since 1990, reaching 30% in 2014. During the same period, the share of this group living with a spouse increased from 41% to 46%. Women in this age group were also more likely to be unmarried and living with their children or with other relatives or non-relatives in 2014.

Older men ages 65 to 84, on the other hand, are somewhat less likely to live with a spouse now compared with 1990, though most still do. Living arrangements for men in this age group have grown more diverse as a rising share have divorced and not remarried.

Overall, women still make up a majority of the 12.1 million older U.S. adults living alone, but their share has fallen significantly over the past quarter century – from 79% in 1990 to 69% in 2014.

After rising for nearly a century, share of older women living alone is on decline

% of adults ages 65 and older living alone



Note: Data labels are for 1900, 1990 and 2014. Older adults living alone reside in a household. The share living alone is based on the total population ages 65 and older.

Source: Pew Research Center analysis of 1900-2000 decennial censuses and 2010 and 2014 American Community Surveys (IPUMS)

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Recent Pew Research Center survey findings underline the extent to which older adults value their independence and wish to live in their own home, even when they can no longer care for themselves. In a survey conducted Oct. 27-Nov. 24, 2014, among 1,692 adults, about six-in-ten adults ages 65 and older (61%) say that if there came a time when they could no longer live on their own, they would stay in their own home and have someone care for them there. And older men and women are equally as likely to say this. Another 17% of older adults say they would move into an assisted living facility, and 8% say they would move in with a family member.

The survey findings also underscore the potential downsides of living alone. Older adults who live alone feel more financially strapped than older adults who live with others.⁵ When asked to describe their household's financial situation, only 33% of those living alone say they live comfortably. By contrast, about half (49%) of older adults who live with others say they live comfortably.

In some ways those who live alone also feel somewhat more socially isolated. The Pew Research Center survey conducted Feb. 23-March 23, 2009 found that older adults living alone are less likely than older adults who live with others to say that, as they've aged, they have more time with their family. And men who live alone (but not women) are less satisfied with the number of friends they have than are men who live with others. However, older adults who live alone and those who live with others are equally likely to say they receive the right amount of help from their children.

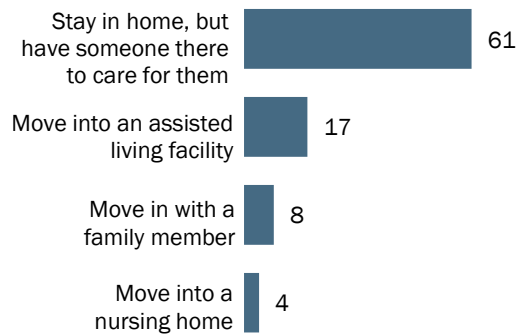
From 2015 "[5 facts about American grandparents](#)" & 2013 report "[At grandmother's House We Stay](#)"

More grandparents living with grandkids

⁵ In the analysis for the 2014 and 2009 Pew Research Center surveys, older adults who live alone may be in living in their own home or in an assisted living facility by themselves. Older adults living with others may be living with their spouse, children, other family members or non-family members.

Most older adults want to age in place

% of adults ages 65 and older who say they would ____ if they could no longer live on their own



Note: Based on U.S. adults ages 65 and older who live in their own home and do not have someone providing care at home (n=363). "Don't know" and other volunteered responses not shown.

Source: Survey conducted Oct. 27-Nov. 24, 2014.

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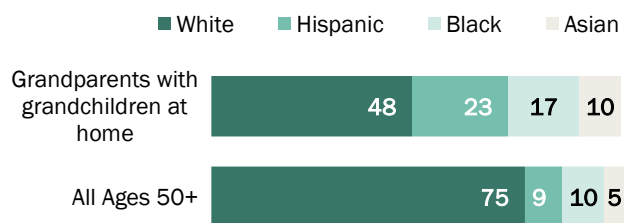
About 7 million grandparents lived with a grandchild in 2013, up from 5.8 million grandparents who did so in 2000, according to Census Bureau data. Among these grandparents, a significant share (37%) also serves as their grandchildren’s primary caregiver.

Grandparents who live with their grandchildren are more racially and ethnically diverse than the U.S. population overall, according to a Pew Research Center analysis of Census Bureau data. Less than half (48%) of grandparents with grandchildren at home are white, while 75% of Americans overall ages 50 and older are white. Meanwhile, Hispanics, blacks and Asians make up a larger share of grandparents with grandchildren at home than they do of the 50+ population overall.

Among grandparents who serve as primary caregiver for their grandchildren, most are spending an extended period of time providing care to their grandchildren. Some 55% have been doing so for three years or more (38% for five years or more), and almost one-fourth (23%) have been responsible for their grandchild for one to two years. One-fifth (21%) have been caring for a grandchild for less than a year.

Americans with Grandchildren living at home are more diverse than older adults in general

% by race/ethnicity among ages 50 and older



Note: Whites, blacks and Asians are non-Hispanic. Hispanics are of any race.

Source: Pew Research Analysis of 2013 American Community Survey (IPUMS).

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From 2010 report *“the Decline of Marriage and Rise of New Families”* & 2009 report *“Growing Old in America: Expectations vs. Reality”*

Intergenerational Obligations and Transfers

In response to a question about whom they would assist with money or caregiving in a time of need in a 2010 Pew Research Center survey, Americans express a greater sense of obligation toward relatives—including relatives by way of fractured marriages— than toward best friends. The ranking of relatives aligns in a predictable hierarchy. More survey respondents express an obligation to help out a parent (83% would feel very obligated) or grown child (77%) than say the same about a stepparent (55%) or a step or half sibling (43%). But when asked about one’s best friend, just 39% say they would feel a similar sense of obligation.

The biblical injunction to honor thy father and mother has not been lost on Americans. Mom and dad lead the list when respondents are asked which of eight relatives they feel they have a special obligation to help if that person needs financial assistance or caregiving. More than eight-in-ten Americans say they feel “very obligated” to help if their parents needed it. Grown children come next, with 77% feeling obligated to help them get over hard times, while smaller proportions feel a similar responsibility to assist their grandparents (67%), a sibling (64%) or the parent of a spouse or partner (62%). (No question was asked about minor children because it was assumed virtually all parents consider caring for them in times of need to be an obligation.)

Stepchildren, stepparents, and step or half siblings don’t fare quite so well. Parents are 17 percentage points more likely to feel obligated to a grown child than to a grown stepchild (77% vs. 60%). Similarly, adults are more inclined to help a parent than a stepparent (83% vs. 55%) or a brother or sister over a step or half sibling (64% vs. 43%).

Intergenerational Relations within Families

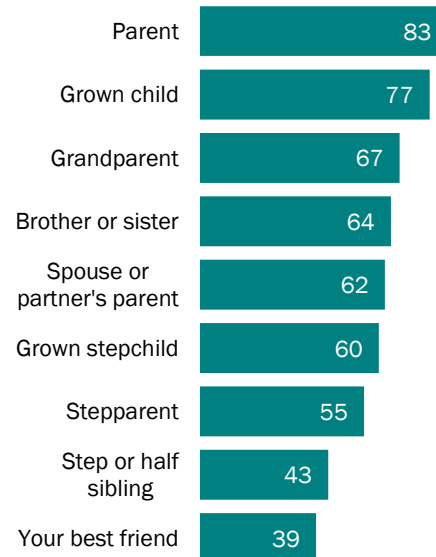
According a 2009 Pew research center survey, close to half of adult children of parents ages 65 and older (46%) say they have helped their parents with errands, housework and home repairs in the past year. About one in five adult children (21%) say that they have given financial help to their parents in the past year.

On the other hand, about half of parents (51%) ages 65 and older report that they have given one or more children money in the past 12 months. And 36% of parents say they have helped their adult children with childcare.

When asked more generally who relies more on whom between parent and child when the parent is over the age of 65, a majority of respondents in both generations say they typically do not rely on each other. About six-in-ten (58%) older adults say that they and their children do not rely on each other, a view echoed by 63% of the adult children of older parents.

Ranking the Relatives

% who say they feel “very obligated” to provide needed financial assistance or caregiving to their ...



Question wording: “Suppose someone you know had a serious problem and needed either financial help or caregiving. How obligated would you feel to provide assistance if that person were your [NAME ON LIST]: Would you feel very obligated, somewhat obligated, not too obligated or not at all obligated?” Note: Each survey respondent was asked only about relatives he or she has.

Source: Pew Research Center survey, Oct 1-21,2010

When it comes to older care, most adults who are ages 65 or older say that they can handle things on their own (87%), and most adult children of such parents (77%) agree. For older parents who do need help, the major source of care is family members—either adult children (28%) or someone else in the family, including a spouse (44%).

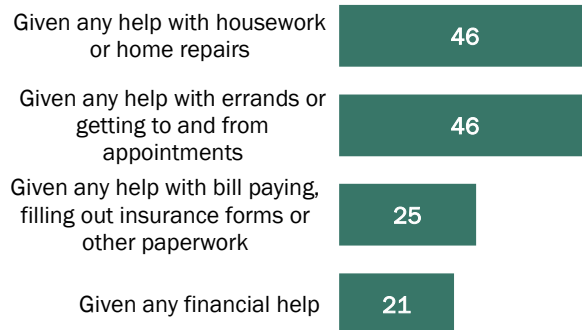
Communications about end-of-life arrangements

More than seven-in-ten older parents (76%) as well as children of older adults (71%) in the 2009 survey say they have had conversations across generations about the parents' will and about what to do with family belongings after a parent has died. More than six-in-ten (63%) parents say they have talked about how to handle their medical care if they can no longer make their own decisions, and more than half (55%) say they have talked with their children about what to do if they can no longer live independently.

The survey also finds that parents, rather than adult children, are typically the ones who initiate all these conversations. Seven-in-ten parents say this, as do 52% of children who have older parents.

Adults children helping parents

% saying they have...to their parents in the past 12 months



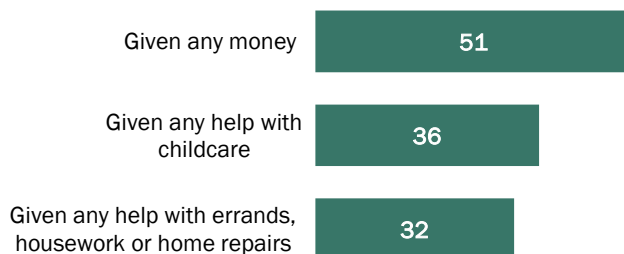
Note: Asked of 807 adults who have parent(s) aged 65 and older.

Source: Pew Research Center survey, Feb 23-March 23, 2009

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Parents helping adult children

% parents saying they have....to their adult children in the past 12 months



Note: Asked of 1,149 adults who are 65+ and have children

Source: Pew Research Center survey, Feb 23-March 23, 2009

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From 2014 report *“Attitudes about Aging: A Global Perspective”*

Attitudes & Trends on global aging

At a time when the global population of people ages 65 and older is expected to triple to 1.5 billion by mid-century, public opinion on whether the growing number of older people is a problem varies dramatically around the world, according to a 2013 Pew Research Center global attitudes survey of 21 countries.

Concern peaks in East Asia, where nearly nine-in-ten Japanese, eight-in-ten South Koreans and seven-in-ten Chinese describe aging as a major problem for their country. Europeans also display a relatively high level of concern with aging, with more than half of the public in Germany and Spain saying that it is a major problem. Americans are among the least concerned, with only one-in-four expressing this opinion.

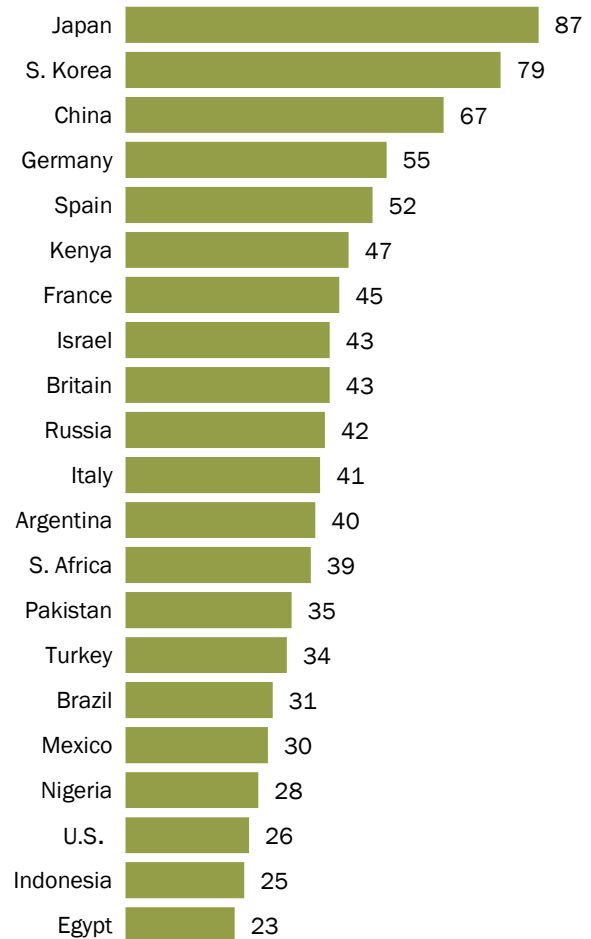
These attitudes track the pattern of aging itself around the world. In Japan and South Korea, the majorities of the populations are projected to be older than 50 by 2050. China is one of most rapidly aging countries in the world. Germany and Spain, along with their European neighbors, are already among the countries with the oldest populations today, and their populations will only get older in the future.

The U.S. population is also expected to get older, but at a slower rate than in most other countries.

Public concern with the growing number of older people is lower outside of East Asia and Europe. In most of these countries, such as Indonesia and Egypt, the proportion of older people in the population is relatively moderate and is expected to remain so in the future.

Is Aging a Problem in Your Country?

% saying the growing number of older people is a “major problem”



Note: Question asked, “How much of a problem, if at all, is the growing number of older people in (survey country)....” Responses of “Minor problem,” “Not a problem” and “Don’t know/Refused” are not shown.

Source: 2013 Pew Research Center Global Attitudes Project survey.

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Pakistan, Nigeria and other countries potentially stand to benefit from future demographic trends. These are countries that currently have large shares of children in their populations, and these children will age into the prime of their work lives in the future.

Confidence in standard of living in old age

The Pew Research survey also finds a wide divergence in people's confidence that they will have an adequate standard of living in their old age. About 70% or more of the publics in China, Brazil, Nigeria, South Africa and Kenya are either very confident or somewhat confident of an adequate standard of living in old age. In this group, at least 40% of Nigerians and South Africans are very confident about their futures.

Confidence in one's standard of living in old age appears to be related to the rate at which a country is aging and its economic vitality. Confidence is lowest in Japan, Italy and Russia, countries that are aging and where economic growth has been anemic in recent years. In these three countries, less than one-third of people are confident about their old-age standard of living. Meanwhile, there is considerable optimism about the old-age standard of living among the public in countries whose populations are projected to be relatively young in the future or that have done well economically in recent years, such as in Nigeria, Kenya, South Africa and China.

Will You Have an Adequate Standard of Living in Old Age?

% saying they are "very" or "somewhat" confident they will have an adequate standard of living in old age

	Very confident	Somewhat confident	NET
China	20	59	79
Brazil	28	49	77
Nigeria	44	30	74
S. Africa	40	31	71
Kenya	29	42	71
Pakistan	31	36	67
U.S.	24	39	63
Indonesia	14	49	63
Germany	13	47	60
Britain	15	40	55
S. Korea	7	36	43
Israel	16	25	41
Mexico	11	30	41
Spain	10	31	41
Argentina	10	28	38
Egypt	7	30	37
France	7	30	37
Turkey	6	29	35
Japan	3	29	32
Italy	2	21	23
Russia	5	15	20

Note: Question asked, "Thinking about yourself, how confident are you that you will have an adequate standard of living in your old age..." Responses of "Not too confident," "Not at all confident" and "Don't know/Refused" are not shown.

Source: 2013 Pew Research Center Global Attitudes Project survey.

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Who should be responsible for economic well-being of the elderly?

When asked who should bear the greatest responsibility for the economic well-being of the elderly—their families, the government or the elderly themselves—the government tops the list in 13 of the 21 countries that were surveyed.

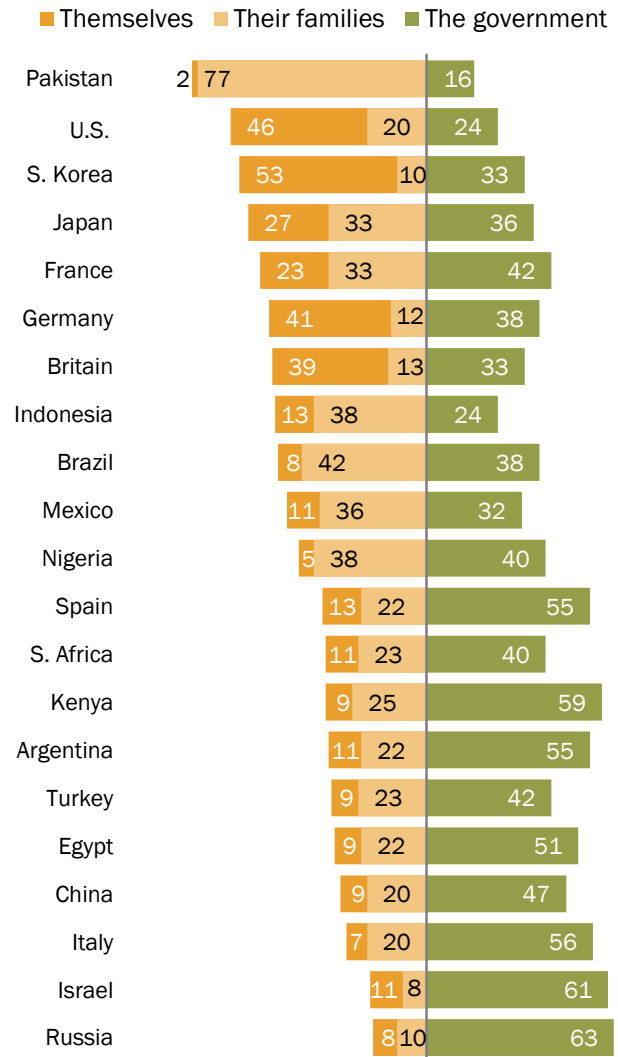
However, many who name the government are less confident in their own standard of living in old age compared with those who name themselves or their families.

Rarely do people see retirement expenses as mainly a personal obligation. In only four countries—South Korea, the U.S., Germany and Britain—do more than one-third of the public say that the primary responsibility for the economic well-being of people in their old age rests with the elderly themselves.

People are somewhat more likely to say that elderly care is a family responsibility. In seven countries, more than one-third of the public says such care is up to the family. Pakistan, where 77% respond that the family bears primary responsibility, is an outlier. About 30% to 40% of people in Brazil, Nigeria, Indonesia, Mexico, Japan and France name the family. In the remaining 14 countries, including the U.S., one-in-four or less of the public responds that the family is primarily responsible for taking care of its elderly.

Who Should Bear the Greatest Responsibility for the Elderly?

% saying _____ should bear the greatest responsibility for people's economic well-being in their old age



Note: Volunteered responses of "All equally," "Other" and "Don't know/Refused" are not shown.

Source: 2013 Pew Research Center Global Attitudes Project survey.

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Directions for future research

- What does the rise of life expectancy mean for retirement age?

The life expectation is up. Nowadays the average American could expect to live for 79 years, up from 69 years 50 years ago. The improvement is even more striking for the world, with longevity rising from 47 years during 1950-1955 to 70 years during 2010-2015.

With the improvement of life expectancy, older adults are more active in the labor market than they were before. As shown in the Pew Research Center survey data, nearly 1 in 4 Americans adults ages 65 and older (24%) are either working or looking for work. The labor force participation rate among adults is expected to increase.

- Who should provide care to the elderly?

With the increase of life expectancy, the population of older adults with chronic health conditions continues to grow. Caregiving is an important role that more and more Americans are taking on. According to a 2013 Pew Research Center report, four in ten adults in the U.S. are caring for an adult or child with significant health issues, up from 30% in 2010.⁶ An AARP report suggests that about 42 million family caregivers provide care to an adult with limitations in daily activities.⁷

For American older parents who do need help, the major source of care today is family members (72%), as shown in the survey data. However, changes in family structure, such as a decline of marriage and the rise of new family types lead to weaker family ties in the U.S.⁸ Delayed childbirth and smaller family size mean the burden of care will fall on fewer people in a family in the future.

- The well-being gap among older adults by socioeconomic and demographic factors

Aging is a biological process that happens to everyone. However, significant gaps are among older adults of different backgrounds in terms of health, financial security and other well-being indicators. The gaps among older adults are sometimes bigger than they are among younger adults. For example, race is linked to health status for Americans of all ages, with

⁶ Pew Research Center, 2013, "family-caregivers are wired for health" <http://www.pewinternet.org/2013/06/20/family-caregivers-are-wired-for-health/>

⁷ AARP. 2009. "Caregiving in the U.S." (In collaboration with National Alliance for Caregiving)

⁸ Cherlin, Andrew. 2009. *The Marriage-Go-Round: the State of Marriage and the Family in America Today*

whites more likely than blacks to report that their health is excellent or good. This pattern is more pronounced among older Americans. More than two-thirds of whites 65 and older (68%) say they are in excellent or good health. This compares with about half of blacks (49%) and Hispanics (50%) in that age group.

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